2/21/2018

Dear PHILADELPHIA BK COURT HOUSE:

I have disputed the below items several times with you to no avail.

You sent correspondence stating the account in question "WAS PREVIOUSLY INVESTIGATED." I proceeded to access my consumer report via PHILADELPHIA BK COURT HOUSE 's website and make copies of the information pertaining to:

Chapter 13 Bankruptcy 1618420SR his never went through please remove from my report (Equifax)

15 U.S.C. § 1681i(a)(1)(a) requires that each time a consumer reporting agency receives a dispute, it shall reinvestigate free of charge, record the current status of the disputed information or delete the item from the file within 30 days, beginning on the date the dispute was received unless the account is determined to be frivolous or irrelevant.

While the correspondence that was sent by PHILADELPHIA BK COURT HOUSE indicates the account was previously investigated, it does NOT however state whether the dispute was determined to be frivolous or irrelevant.

It has been over 30 days since PHILADELPHIA BK COURT HOUSE received my dispute and I have not received any other notices that my dispute was determined as being frivolous or irrelevant and yet the item still remains on my file with a last investigation. Based on the previous information, I am hereby demanding deletion of the adove accounts from my PHILADELPHIA BK COURT HOUSE file pursuant to 15 U.S.C. § 1681i(a)(1)(a). I will NOT accept another reinvestigation of the account, ONLY deletion.

PHILADELPHIA BK COURT HOUSE has 10 days from the receipt of this letter to cure or else I will be forced to immediately proceed with litigation to recover damages caused by PHILADELPHIA BK COURT HOUSE 's willful and negligent noncompliance of the Fair Credit Reporting Act. If the account in question is removed from my files within the 10-day timeframe as previously stated, I will consider the matter to be closed and no further action will be taken. I look forward to an amicable solution to this matter.

Regards,

589-17-3128 9/1/1961

11 Tweed Rd

Levittown, Pa 19056